Claims:

1. Financial transaction method between a customer and a terminal (2), the said customer being equipped with a mobile radio telephone which can be used in a mobile radio network (6), the mobile radio telephone comprising a mobile device (1) and a removable identification module, in which at least a customer identification and a monetary amount can be stored, ~~the method comprising at least one of each of the following steps in any order:~~ *a a 1*

- ~~reloading the said monetary amount with the aid of reloading documents from a service center (4), the said reloading documents being secured and being transmitted by means of digital messages over the said mobile radio network (6),~~

- transmitting the said customer identification to the terminal (2) via a contactless interface between the said identification module (10) and the said terminal (2),

- checking in the terminal the authorization of the customer, identified by means of the said transmitted customer identification, to carry out a financial transaction, this checking taking place with authorization data which are transmitted to the terminal (2) via a public switched telephone network (5) ,

- transmitting an electronic transaction amount to the terminal (2) via the said contactless interface,

- charging the stored monetary amount depending upon the transmitted transaction amount,

- preparing in the terminal (2) a transaction document, which contains the said customer identification, a terminal identification as well as an indication of the said transaction amount,

- electronic signing of the said transaction document by the terminal (2),

- transmitting the said transaction document to the service center (4) via the said public switched telephone network (5),

- checking the electronic signature of the terminal (2) in the said service center (4),

- paying into an account of the operator of the terminal (2), if the signature corresponds to an authorized terminal (2).

2. Transaction method according to the preceding claim, wherein the said service center (4) operates a control account (41) for each customer in which is stored the value of the monetary amount stored in the identification module, this control account being updated during each reloading of the said monetary amount and during reception of transaction documents.

3. Transaction method according to the preceding claim, wherein the said transaction documents are conducted to the said service center (4) by a clearing unit (3).

4. Transaction method according to one of the preceding claims, wherein the data transmitted from the said mobile radio telephone (1, 10) to the terminal (2) via the said contactless interface are provided with an electronic signature of the identification module (10).

5. Transaction method according to the preceding claim, wherein the said electronic signature of the identification module (10) is checked in the terminal (2).

6. Transaction method according to one of the claims 4 or 5, wherein the said electronic signature of the identification module (10) is passed on to the service center (4) and is checked by this service center.

7. Transaction method according to one of the preceding claims, wherein the transaction documents can be transmitted in batch mode to the said service center (4) via the said public switched telephone network (5).

8. Transaction method according to one of the preceding claims, wherein the said terminals contain a customer black list, which can be updated by the said service center (4) via the said public switched telephone network, and wherein the transaction is interrupted if the received customer identification is contained in this black list.

9. Transaction method according to one of the preceding claims, wherein the said service center (4) can disable the said identification modules (10) with

the aid of customer blocking documents transmitted via the said mobile radio network (6).

10. Transaction method according to one of the preceding claims, wherein the said service center (4) can disable the said terminals (2) with the aid of terminal blocking documents transmitted via the said public switched telephone network (5).

11. Transaction method according to ~~one of the preceding claims,~~ wherein the identification module (10) is a SIM card.

12. Transaction method according to claim 2, wherein the identification module is a transponder (10'),

and the mobile device (24) is contained in the terminal (2).

13. Transaction method according to ~~one of the preceding claims~~, wherein the identification module (10, 10') communicates with the terminal (2) via an integrated inductance in the identification module (10, 10').

14. Transaction method according to ~~one of the preceding claims~~, wherein the identification module (10) communicates with the terminal (2) with the aid of an inductance integrated into the mobile device (1).

15. Transaction method according to ~~one of the claims 1 to 13~~, wherein the identification module (10) communicates with the terminal (2) with the aid of an infrared transceiver integrated into the mobile device (1).

16. Transaction method according to ~~one of the preceding claims~~, wherein at least certain data, which <sic.> transmitted between the terminal (2) and the identification module (10, 10') via the said contactless interface (101-20), are encrypted and/or signed.

17. Transaction method according to ~~one of the preceding claims~~, wherein the said transaction documents are encrypted.

18. Transaction method according to the preceding claim, wherein the said transaction documents are not decrypted during the transmission.

19. Transaction method according to one of the claims 17 or 18, wherein the data elements (IDUI), which are needed for the clearing in the said clearing unit (3), are not encrypted, so that the clearing unit does not have to decrypt the transaction documents.

20. Transaction method according to ~~one of the preceding claims~~ Claim 1, wherein the transaction documents (90) are encrypted with a symmetrical algorithm, the symmetrical algorithm using a session key encrypted with an asymmetrical algorithm.

21. Transaction method according to ~~one of the preceding claims~~ Claim 1, wherein the transaction documents transmitted through the known public established <sic. switched> telephone network (5) are certified and/or signed.

22. Transaction method according to one of the preceding claims, wherein the said transaction document can be read or captured in the terminal (2).

23. Transaction method according to one of the preceding claims, wherein the said transaction document can be read or captured in the mobile device (1).

24. Transaction method according to one of the preceding claims, wherein the service center (4) stores a terminal black list, and wherein the method is interrupted if the received terminal identification (POSID) is contained in the terminal black list.

25. Transaction method according to one of the preceding claims, wherein the service center (4) stores a customer black list, and wherein the method is interrupted if the customer identification (IDUI) is contained in the customer black list.

26. Transaction method according to one of the preceding claims wherein the identification element (10) contains a stack with data about transactions already carried out,

and wherein these data can be called up by the service center (4).